



## NEW FUNDING AWARDED



**Navigate CIO has received £795,530 from the Trust, to deliver vital support to local communities in Mid and North Devon and Somerset over the next two years.**

More than six million households across the UK remain in fuel poverty. With this funding, Navigate CIO through the Wis£rmoney Partnership, hopes to continue supporting vulnerable individuals and families with free, face-to-face, confidential money and debt advice and financial education workshops, with the aim to support 2000 people.

Roxi Reeder, BGET Partnerships Lead of Navigate was thrilled with the award saying:

“We have built a really good relationship with British Gas Energy Trust. As a funder they understand the need for face-to-face support in an increasingly digital age when some people just cannot access telephone or online services. The complexity of our clients often affected by poor mental health means that our support must be tailored to the individual. British Gas understands how this can affect service delivery and the flexibility required in truly capturing the impact of our work. We are so pleased to have been successful in this new round of funding, enabling Navigate and the Wis£rmoney partnership to continue building financial education skills and giving our clients hope where there once may not have seemed to be any.”

[Read More...](#)

## LIFETRACK WORKSHOPS ARE HUGE SUCCESS



The first 4-day life track programme has been completed with Discovery. Discovery supports autistic people and people with learning disabilities in Somerset to get more from life.

The 4-day programme covers a wide variety of topics including: Mental Health and Wellbeing, Financial Literacy, Budgeting and Money Management, Employability training with the final day utilising the railway, public transport including journey planning, safe use of public transport, station visits and railway journey experience.

To book our team...email [ntmm@navigatecharity.org.uk](mailto:ntmm@navigatecharity.org.uk)

[Read More...](#)

## FEATURED ARTICLE:

# Empowering Futures: The Transformative Power of Financial Education in Alleviating Poverty



In the intricate tapestry of human development, education stands as the cornerstone of progress. But amid the myriad subjects taught in classrooms, one crucial aspect often remains neglected: financial education. This oversight is a significant stumbling block in the fight against poverty. However, the realization of its pivotal role in breaking the shackles of economic disparity is gaining traction worldwide.

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# CASE STORY: Beth - The Impact of Ill Health



## Debt Case Study – About the Client

This case study has been written by Abbie, Debt and Energy Adviser. During our triage process it became clear that Beth (not her real name) had complex medical issues which would impact the way we needed to support her.

At the first home visit Beth explained how her finances had spiralled out of control. A close family member had become seriously ill and at the same time she experienced cardiac problems herself. She explained that she had what she described as a breakdown at this time, and went through a short period of uncontrollable spending without thinking about the consequences of her borrowing.

DEBT WRITE OFF OF £27,447.31 THROUGH DEBT RELIEF ORDER

INCREASED PIP AWARD BY £2,293.20 PER YEAR

PIP BACKPAYMENT OF £2,634.88

THREAT OF ENFORCEMENT BY BAILIFFS CEASED, ALLEVIATING  
CLIENT'S ANXIETY.

CLIENT MORE CONFIDENT MANAGING MONEY AND FEELS  
BETTER EQUIPPED FINANCIALLY.

[Read More...](#)



# Navigate the Money Maze

What do you know?



Our financial education, Navigate the Money Maze workshops are hosted by partner agencies and delivered by our expert, friendly team.

**We NEED to know how much you know about our NtMM workshops...Even if its 'nothing!'**

**Okay...Let's Go!**

Alternatively, if you would like to find out more about our Navigate the Money Maze workshops or want to book our team to deliver workshops to the individuals you work with - Get in touch today - [01823 299050](tel:01823299050)/ [ntmm@navigatecharity.org.uk](mailto:ntmm@navigatecharity.org.uk)

## How to Apply for Help for a Client



As a client of our service, we would like to build a relationship with you. We think you are a valuable member of our community. Please contact us on Facebook.

If you are working with an individual that cannot access mainstream money and debt advice services such as over the telephone, online or that requires travel to appointments - we may be the service for you. Many of our clients struggle with physical or mental ill health, rurality, social isolation or caring responsibilities - all of which can be a barrier to getting the help they need.

Does your client or patient need money and debt advice? Do they have additional needs that require a bespoke and person-centred approach in their home?

Not sure - give us a call: **01823299050**.  
Otherwise...



Thanks for reading. See you soon!

***The Navigate Team***

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Navigate CIO; a charitable incorporated organisation. Registered Charity Number 1182020.

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299050. Navigate CIO is authorised and regulated by the Financial Conduct Authority 837950 for debt related activities.